

EXHIBIT 27

Message

From: Coffin, Christie M. [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=CCOFFIN]
Sent: 1/9/2014 2:52:52 PM
To: Oliver, Michael T. [michael.t.oliver@wellsfargo.com]
CC: Prondecki, Coby [coby.prondecki@wellsfargo.com]; Lowery, Rochelle [rochelle.lowery@wellsfargo.com]; Taltoan, Rhianna [rhianna.taltoan@wellsfargo.com]; Deisn, Amber [amber.deisn@wellsfargo.com]; Van Ness, Joel [joel.vanness@wellsfargo.com]; Quick, Kylene A. [kylenewentland@wellsfargo.com]
Subject: SFO/WO/B&P/Lot Loans/Co-HP Weekly update

1. Business Unit/Group Activity Update

n/a

2. Risk Concerns

CR16548 Corporate Advance + State Attorney Fee Matrix Research – A CIT has been presented and they will begin mediation on 50 loans identified with negative impact. Primary risk concern is they know that there is an ongoing impact and tool needs to be updated. The HPS should be validating attorney fees to lower risk in the interim.

CR10967 CRT Process Enhancements (Metric 2) – Still no word on the status of this change. Ashley Helland is currently researching this for me.

3. Accomplishments

CR15920 Bank & Private IAG Compliance – Received approval to implement procedural updates ensure verbiage supporting B&P portfolios no longer reference the BPO product. All impacted procedures were changed to leverage the “product cascade” when ordering for the B&P investors.

Christie M. Coffin

Operational Risk Consultant
 Wells Fargo Home Mortgage Default Servicing - Default Decisioning

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Advance Notice:

Business Travel: N/A
 PTO: 12/25/13 - 1/3/14

Message

From: Vaughn, Jennifer R [/O=WELLS FARGO & CO./OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=A499245]
Sent: 2/11/2014 11:02:10 AM
To: Pfeil, Daniel N. [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=n713575x]
Subject: Year End MPP
Attachments: Dan Pfeil 2013 Year End MPP.docx

Hi Dan,

Thank you for your time this morning. I added additional comments based on our discussion this morning.

Thank you for a great 2013!



Dan Pfeil 2013
Year End MPP.d...

Jennifer Vaughn

Implementation Manager
Default Decisioning - Pre and Post Implementation

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Premier Performance – Home Lending Default Team Member template

Managing Premier Performance Process



Name: Dan Pfeil	Employee ID #: 713575
Job Title: Implementation Consultant 3[FORMTEXT]	Department Name: Home Preservation Business Delivery and Support [FORMTEXT]
For Year (month/year): 1/2013[FORMTEXT] 12/2013[FORMTEXT]	to Review Effective Date: 1/2013[FORMTEXT]
Prepared By: Jennifer Vaughn[FORMTEXT]	Job Title: Implementation Manager[FORMTEXT]

Wells Fargo Vision

We Want to Satisfy All of Our Customers' Financial Needs and Help Them Succeed Financially

WF Home Lending Default Business Commitment

We support the WF Vision by respectfully engaging, understanding, and advising our Customers of all available solutions for resolving their delinquency

DO NOT WRITE ABOVE THIS LINE

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Throughout the Year Feedback and Date(s) Completed:

Resolved Trouble Tickets in a timely manner meeting or exceeding SLA's within 24-48 hours.

From the time period of Jan-Jun I resolved 205 tickets that included a variety of HPA HAMP trial and final loan/tool issues including:

- Manual workouts by TOG to process MBS/RSI loans;
- MSP Data Issues for STAT code inaccuracies;
- Maturity and Note date values causing errors in the HPA due to incorrect values in MSP;

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Actively participated as the Subject Matter Expert for WO HAMP HPA tool enhancements and defect fixes.

Partnered with Business Analysts to review BRD's.

Some of the 2013 projects included:

- **Feb 13.1** – Added SCRA logic in HPA to read new MSP fields; enhanced HPA to reduce number of Tier 2 manual workarounds
- **Mar 13.3** – Added HHF in HPA; Updated the TYPE codes in the PMT to recognize Tier 2 trial payments; updated NPV thresholds by removing the 90% LTV logic; fixed PRA tab to forbear down to 90%, not 100%
- **Jun 13.4** – Added Temp Mod logic to the HPA for HAMP; 3 new HAMP denial reasons; updated the HPA trial deadline logic; cleaned up some outstanding defects

Gained experience by participating in the Change Control scoring process by working with Jennifer Vaughn on CCR7066 to hold the pre-mod PITIAS constant from Trial to Final. By completing this exercise I gained an understanding of the scoring system and how each question holds a specific weight to determine a final score and next steps.

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I have had great experiences working with Dan. He does a great job of responding quickly to questions that come up regarding the HPA tool. He is extremely knowledgeable and very resourceful. Dan always seems very eager to assist with questions that come up regarding the tool/process. I am very thankful that we have Dan and Kim assisting our team and think they both do a tremendous job.

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This year Dan has supported the change management process by participating in the development of business requirements for changes to HPA trial and final mod tool. Dan has also expressed an interest in learning more about the change management process by questioning the ideation and prioritization processes.

Year End Feedback (July 2013 – Dec 2013):

Took on additional responsibility resolving trouble tickets for B&P HAMP, Non-HAMP, HUP, and PUP.

Met with the B&P HPU teams in Fort Mill to discuss roles and responsibilities and how we can assist with filtering the traffic that is being sent to the Default Trial Mod Support mailbox.

Began a productive partnership with B&P Lending Officer Glenn Lagnese to understand the complexities of production tickets.

Took initiative to learn the B&P waterfalls, understanding the relationship between HPA and CLARA, and learning the Adjust Limits functionality.

Met SLA's for trouble tickets resolving issues within 24-48 hours.

Continued to partner with TOG, CFM, WFHE, and NLM (Post Closing) to resolve tickets.

Participated in Releases:

- Aug 13.5 – 2MP and HEHAMP Delayed Conversion logic added to HPA; B&P Step Rate fixes; B&P Forbearance fix in Adjust Limits
- Jan 13.7 – Began HPA UAT support for all CFPB changes to the tool. Volunteered for WOPT CFPB testing due to an immediate need for additional resources. In addition, assisted with the manual interim workaround for Non-GSE HUP/PUP processes to implement a manual excel tool option.

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Work closely with the WO Operational Risk Consultants and Lending Managers on many issues surrounding tool defects which pose risk and audit inquiries. This year I have partnered with ORC Casey Shanks and LM Duane Thomas to provide input on many different loan scenarios/issues/request that came from MHA or internal audits. Some examples include:

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Dan works with Operational Risk, Legal and RECOR when resolving issues. An example of this is HAMP maturity dates. The HPA tool was built not allowing the review of HAMP loans if the current loan is matured and a workaround was needed since the MHA handbook requires these loans to be reviewed for HAMP. Dan reached out to Legal to review the proposed workaround to ensure there weren't any risks that had not been considered with the workaround.

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Year End Feedback (July 2013 – December 2013):

Worked with Lending Officer Casey Shanks on many audit requests by providing information on the history of the HPA, logic concerns, waterfall inquiries, cap sheet approval/denial validations, and IR2 reporting impacts.

Provided HPA tool demonstrations to both WO and B&P teams during the 13.7 release training sessions.

Helped lead efforts during a July 2013 off-release to fix defect 17547 which impacted HAMP Tier 2 loans that were adding a step rate on the HPA cap sheet. Worked with Release Management and the UAT team to work swiftly and efficiently to get the defect fixed immediately.

I was tasked as being the lead IC to manage the Corporate Advance Attorney Fee project. This project impacts the HPA tool and how it uses a F/C matrix that is longer supported and maintained.

- I managed a small team of 2 HPU's to research loan level.
- Facilitated meetings and presented findings to Lending Officers, Lending Managers, QA, HPU/SLR, HPS, Risk, and Legal partners from all different business lines.
- Helped present the issue at the Ideation meeting.
- Followed the process through the Change Control review.

I will continue to assume the role of lead IC and coordinate efforts to implement a short term manual workaround and a long term HPA tool fix.

Jennifer Vaughn yearend comments:

One of Dan's major contributions in this area for the last half of 2013 is leading the research effort for the Corporate Advance Attorney Fee project.

In early August an issue regarding how corporate advance fees were determined in HPA was identified and escalated to senior leadership. Dan was assigned as the lead IC for this effort for all portfolios which involved identifying all waterfall programs programmed in HPA and reaching out to each business group to determine how corporate advance fees were handled. During this time we learned there is a table in HPA which has attorney fees by state programmed and these amounts were being pulled into the trial decision but the tool also pulled in any assessed attorney fees. In some cases attorney fees could have been double counted therefore impacting the modification decision.

Dan was assigned with the task of conducting loan level research on a sampling of loans. This research was time consuming and required Dan to build a tracking spreadsheet along with working with TOG to identify an impacted loan population. Dan was also assigned two resources from HPU to assist with the loan level research. He managed these resources very well and ensured their work was meeting the expectations of senior leadership.

On several occasions Dan was asked to summarize the results of the loan level research and present to senior leadership, Legal and RECOR. Dan did a wonderful job with this task and always presented well.

At the end of the loan level research Dan was able to provide a recommendation on how to correct this in HPA as well as an interim process until the tool is updated.

Dan completed all annual required training by the requested due date and passed all clean desk audits.

Dan's Feedback 2/11/2014

RECO fee project was a top priority on his plate; example of being able to oversee people to assist with loan level research. Likes digging in to understand how this issue impacted decisions. This project has given him an opportunity to lead and facilitate meetings

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I pay close attention to items within Default Decisioning that I feel may be a risk to the business and ultimately the customer. Examples would be logging HPA defects and explaining to our TOG partners the issues at hand and what is needed for resolution. I then play a key role in the testing and validation to make sure issues are resolved.

Prior to implementation of tool fixes or enhancements, I gather fact based data (i.e. volume of impacted loans, procedure gaps, etc.) to determine risk and priority.

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